



Pete Ricketts, Governor

NOTICE

To: All Insurers Licensed to do Business in Nebraska

From: Bruce R. Ramge, Director of Insurance

Date: March 27, 2020

RE: Insurer Accommodations to Policyholders or Claimants Developed in Response to COVID-19

The Nebraska Department of Insurance has received questions from some insurers asking if it is permissible for an insurer to relax certain requirements such as notice of loss requirements, premium payment provisions, and cancellation and non-renewal timeframes. In addition to questions whether such accommodations would create a regulatory determination of unfair trade practices, insurers have asked what filing requirements or amendments to existing filed rate and form filings are necessary.

If an insurer administers accommodations on a consistent and fair basis, the Nebraska Department of Insurance does not consider them to be violations of the Nebraska Unfair Trade Practices Act, the Nebraska Unfair Claims Settlement Practices Act nor associated regulations.

Amendatory filings and prior approvals for accommodation practices will not be required by the Department at this time, however, an informational email to the appropriate department division is requested.

- Email the Department's Life and Health Division at Doi.LifeandHealth@nebraska.gov
- Email the Department's Property and Casualty Division at Doi.propertyCasualty@nebraska.gov

Any additional questions regarding this Notice may be directed to the appropriate division listed above.

Bruce R. Ramge, Director

Department of Insurance

P.O. Box 82089
1135 M Street Suite 300

Lincoln, Nebraska 68501-2089

OFFICE 402-471-2201 FAX 402-471-2990
www.doi.nebraska.gov